

April 5, 2006

Martin J. Gruenberg, Acting Chairman  
FDIC Board of Directors

Dear Chairman,

The proposed Bank of Wal-Mart is truly a step in the wrong direction for one of the largest employers of American workers. Therefore it is a step in the wrong direction for America. Given Wal Mart's track record of busting up union meetings and general lack of concern for employee rights, they should be denied the right to increase their power over local economies through incorporating as a full fledged banking institution. In my opinion as a small business owner I don't like what I see in regards to Wal Mart. I believe there are analogies to WMart and the Pinkerton enforced company factories of days gone by, with company rules, company housing, and now company script.

Good luck with your decision and thank you for reading this letter.

Sincerely

Andrew Poliakoff  
Alexandria, Virginia